

### ABSTRACT OF THE DISCLOSURE

A universal fin for use on a heat exchanger having a known number of vertical and horizontal tube passes. The universal fin has a plurality of openings arranged in equally spaced columns and equally spaced rows. One or more continuous fins having columns and rows of openings equal to the known number of tube passes can be removed from the universal fin and assembled with a tube portion to form the heat exchanger. The openings on the universal fin are configured so that one or more fins can be separated from the universal fin for use on a heat exchanger regardless of the number of horizontal and vertical passes that comprise the heat exchanger.